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August 12, 2002

Jeanette Clough
President
Mount Auburn Hospital
330 Mount Auburn Street
Cambridge, MA 02138

RE: MAH Retirement Plus
MAH Retirement Age

Mount Auburn Hospital as Fiduciary

Dear Ms. Clough,

I am a MAH Employee, start date, Nov., 1974.

I have serious questions about both of these benefit plans, which as an informed employee I should NOT have!

Worse still, I have been asking these questions over the past several months with NO answers to date!

My records and the records of carriers for the 403B plans (Fidelity and Lincoln Life) show that MAH stopped making employer contributions to my 403B plan, WHY ?

I would like to know the difference between voluntary and mandatory retirement age?

I reach age 65 on Dec. 18, 2002, thus my questions are germane and timely.

Regretfully I must demand a prompt response to these questions, from you personally, for the following reason.

MAH has established a history, with me at least, of offering one very desirable benefit and then substituting a vastly less desirable variant of the same benefit without informing employees!

In 1994, MAH offered a new and very desirable LTD Plan, promising benefits for sickness or accident to age 65. At the time MAH promised, in writing, but never provided details.

I, like most employees, enrolled and even paid for optional coverage.

In Jan. 1995, at age 58, I became disabled and was encouraged to apply for LTD benefits and was assured by MAH that my disability was covered to age 65. I applied, was approved and began receiving benefits from the carrier in April, 1995.

All this and still NO Certificate of Insurance, NO plan details so I contacted the carrier myself and received a full copy of the Policy issued to Mt. Auburn Hospital.

To my chagrin, my disability had a 2 year limitation which I was never informed of and had to uncover myself.

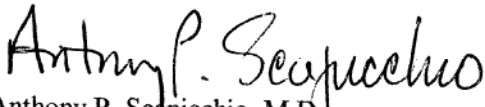
This meant that my benefits would stop and stop they did in two years at age 60 and not at age 65 as I was led to believe by MAH.

I sought legal counsel and filed a complaint with MCAD.

This misrepresentation by MAH caused me irreparable financial harm, loss of credit standing and legal fees. I continue, to this day, to deal with the aftermath of the wrongful acts committed by MAH!

My last question remains, Has MAH, as an EMPLOYER, BREACHED and/or continued to BREACH the FIDUCIARY RESPONSIBILITIES owed to the EMPLOYEES of MOUNT AUBURN HOSPITAL?

Regretfully but ever Respectfully,



Anthony P. Scapicchio, M.D.
Chairman Emeritus, Department of Emergency Medicine
Mount Auburn Hospital

cc: Thomas P. O'Neill
Stanley Sagov, M.D.
Thomas Fabiano